



P10-50

## United States Bankruptcy Court

## Voluntary Petition

## District of

Name of Debtor (If individual, enter Last, First, Middle):

Oden, Robert Charles

Name of Joint Debtor (Spouse) (Last, First, Middle):

All Other Names used by the debtor in the last 6 years (include married, maiden and trade names):

All Other Names used by the joint debtor in the last 6 years (include married, maiden and trade names):

Soc. Sec./Tax I.D. No. (If more than one, state all):

7045

Soc. Sec./Tax I.D. No. (If more than one, state all):

Street Address of Debtor (No. and street, city, state, zip):

3258 W. 85th Place  
Chicago IL 60652

Street Address of Joint Debtor (No. and street, city, state, zip):

County of Residence or  
Principal Place of Business:

Cook

County of Residence or  
Principal Place of Business:

Mailing Address of Debtor (If different from street address):

Mailing Address of Joint Debtor (If different from street address):

Location of Principal Assets of Business Debtor  
(If different from addresses listed above)

## Information Regarding Debtor (Check the Applicable Boxes)

## Venue (Check any applicable box)

 Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this district

## Type of Debtor (Check all boxes that apply)

<input checked="" type="checkbox"/> Individual	<input type="checkbox"/> Railroad
<input type="checkbox"/> Corporation	<input type="checkbox"/> Stockbroker
<input type="checkbox"/> Partnership	<input type="checkbox"/> Commodity Broker
<input type="checkbox"/> Other	

Chapter or Section of Bankruptcy Code Under Which  
the Petition is Filed (Check one box)

<input checked="" type="checkbox"/> Chapter 7	<input type="checkbox"/> Chapter 11	<input type="checkbox"/> Chapter 13
<input type="checkbox"/> Chapter 9	<input type="checkbox"/> Chapter 12	
<input type="checkbox"/> § 304-Case ancillary to foreign proceeding.		

## Nature of Debt (Check one box)

<input checked="" type="checkbox"/> Consumer/Non-Business	<input type="checkbox"/> Business
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## Filing Fee (Check one box)

Full Filing Fee attached.

 Filing Fee to be paid in installments (Applicable to individuals only)

## Chapter 11 Small Business (Check all boxes that apply)

 Debtor is a small business as defined in 11 U.S.C. § 101. Debtor is and elects to be considered a small business under  
11 U.S.C. § 1121(e) (Optional)Must attach signed application for the court's consideration certifying  
that the debtor is unable to pay fee except in installments. Rule 1006(b)  
See Official Form No. 3

## Statistical/Administrative Information (Estimates Only)

 Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative  
expenses paid, there will be no funds available for distribution to unsecured creditors.

## Estimated Number of Creditors

1-15      16-49      50-99      100-199      200-999      1000+

                              

## Estimated Assets

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$100 million	\$100 million+
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<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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## Estimated Debts

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$100 million	\$100 million+
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<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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U.S. Bankruptcy Court  
Northern District Of IllinoisFiled: 05/04/2005  
Time: 13:45:20Debtors: ROBERT CHARLES ODEN  
Case: 05-17683 Fee: 15

Chapter: 7 Rec. #: 3129691

Judge: Carol Doyle  
341 mtg: 06/27/2005 @ 01:00PM

Trustee: RONALD PETERSON

1:05BK17683-BK001

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <i>Oden, Robert C.</i>	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: <i>Northern District of Illinois</i>		Case Number: <i>98-11457</i>	Date Filed: <i>04-14- 1998</i>
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor:		Case Number:	Date Filed:
District:		Relationship:	Judge:
<b>Signatures</b>			
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7 I am aware that I may proceed under chapter 7, 11, 12, 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><i>[Signature]</i></p>		<b>EXHIBIT A</b> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made part of this petition.</p>	
<p><input checked="" type="checkbox"/> Signature of Debtor</p> <p><input checked="" type="checkbox"/> Signature of Joint Debtor <i>773-476-7908</i></p> <p>Telephone (If not represented by attorney) <i>428-05</i></p> <p>Date</p>		<b>EXHIBIT B</b> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p><input checked="" type="checkbox"/> Signature of Attorney for Debtor(s) _____ Date</p>	
<b>Signature of Attorney</b> <p><input checked="" type="checkbox"/> Signature of Attorney for Debtor(s)</p> <p>Printed Name of Attorney for Debtor(s)</p> <p>Firm Name</p> <p>Address</p> <p>Telephone Number</p> <p>Date</p>		<b>EXHIBIT C</b> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input type="checkbox"/> No</p>	
<b>Signature(s) of Debtor(s) (Corporation/Partnership)</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>If debtor is a corporation filing under chapter 11, United States Code, specified in this petition.</p> <p><input checked="" type="checkbox"/> Signature of Authorized Individual</p> <p>Print or Type Name of Authorized Individual</p> <p>Title of Authorized Individual by Debtor to File this Petition</p>		<p><b>Signature of Non-Attorney Petition Preparer</b></p> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>Printed Name of Bankruptcy Petition Preparer</p> <p>Social Security Number</p> <p>Address</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><input checked="" type="checkbox"/> Signature of Bankruptcy Petition Preparer</p> <p>Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</p>	



## UNITED STATES BANKRUPTCY COURT

In re: *Oden, Robert C.*

## DISTRICT OF

Debtor(s)

Case No.

(If Known)

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Perjury at the end.

**GENERAL INSTRUCTIONS:** Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Name of Schedule	Attached (Yes No)	Number of sheets	Amounts Scheduled		
			Assets	Liabilities	Other
A - Real Property	Y	1	285,000		
B - Personal Property	Y	1	21,300.		
C - Property Claimed as Exempt	N	0			
D - Creditors Holding Secured Claims	Y	1		295,891	
E - Creditors Holding Unsecured Priority Claims	N	0			
F - Creditors Holding Unsecured Nonpriority Claims	Y	2		77,815	
G - Executory Contracts and Unexpired Leases	N	0			
H - Codebtors	Y	1			
I - Current Income of Individual Debtor(s)	Y	1			54.55 mo.
J - Current Expenditures of Individual Debtor(s)	Y	1			3,118. mo.
Total Number of Sheets of All Schedules		8			
			Total Assets	306,300.	
			Total Liabilities		373,706.

In re:

Debtor(s)

Case No.

(if known)

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
3258 W. 85th Place Chicago, IL Single Family Home	Homestead	J	285,000.	245,000.
Total ->			\$ 285,000.	(Report also on Summary of Schedules.)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Charter One Bank	J	100.
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings including audio, video and computer equipment.	X	Living Room and bedroom furniture located at 3258 w. 85th place.	J	1,000.
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X	personal clothing	H	200.
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each key and itemize surrender or cash value of each.	X			

SCHEDULE B  
PERSONAL PROPERTY

In re:

Debtor(s)

Case No.

(if known)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
10. Annuities. Itemize and name each issuer.	X				
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X				
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
13. Interest in partnerships or joint ventures. Itemize.	X				
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X				
15. Accounts receivable.					
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
21. Patents, copyrights, and other intellectual property. Give particulars.	X				
22. Licenses, franchises, and other general intangibles. Give particulars.	X				
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Isuzu Rodeo Located at	J	20,000.	
24. Boats, motors, and accessories.	X	3258 W. 85th Place			
25. Aircraft and accessories.	X				
26. Office equipment, furnishings, and supplies.	X				
27. Machinery, fixtures, equipment, and supplies used in business.	X				
28. Inventory.	X				
29. Animals.	X				
30. Crops - growing or harvested. Give particulars.	X				
31. Farming equipment and implements.	X				
32. Farm supplies, chemicals, and feed.	X				
33. Other personal property of any kind not already listed. Itemize.	X				

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

Total -&gt;

\$ 21,300.

continuation sheets attached

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D

continuation sheets attached

Subtotal :-  
(Total of this page)

\$ 295,895. -

Total ->  
(use only on last page)

\$ 295,891. -

(Report total also on Summary of Schedules)

\*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.



In re:

Debtor(s)

Case No.

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D **	AMOUNT OF CLAIM
AC# 15401412 Asset Acceptance Corp P. O. Box 2036 Warren, WI 48090-2036 800-345-7931			Incurred 9/03; original creditor - Providian Bank; Credit Card		10,025.
AC# 5178052187891755 Capital One Bank 4851 Cox Rd #1203 Glen Allen, VA 23060 800-955-7070			Credit Card; opened 4/2002; Closed 3/2003.		1,353
AC# 5178052220066902 Capital One Bank 4851 Cox Rd #1203 Glen Allen, VA 23060 800-955-7070			Credit Card; opened 6/2002; closed 4/2003;		1,245
AC# 4358641715976507 Capital One Bank 4851 Cox Rd #1203 Glen Allen, VA 23060 800-955-7070			Credit Card; opened 4/2000; closed 7/2001		1,654
AC# 5440455009018626 HSBC NV 90 Christiana Rd New Castle, DE 19720-3118 630-350-4000			Credit card		3,000.
AC# 110512102620001 American Honda Finance P. O. Box 6070 Cypress, CA 90630-6070 800-445-1358	J		Auto loan; opened 3/94 Closed 4/1996		32,178
AC# 4239801003212806 First National Credit Card 500 E. 60th St. Sioux Falls, SD 57104-0478 605-782-3459			Credit Card; opened 12/2000; closed 12/2000		300.
AC# 5433628700207594 First Premier P. O. Box 5114 Sioux Falls, SD 57117-5114 800-987-5521			Credit Card; opened 3/2000; closed 3/2001.		580
AC# 543360110032661 First Savings Credit Card 500 E. 60th St. Sioux Falls, SD 57104-0478 605-782-3461			Credit card; opened 4/2001 closed 5/2001		300.

Continuation Sheets attached.

Subtotal ->  
(Total of this page) \$ 50,635

Total -&gt; \$

(use only on last page of completed Schedule F.)

\* If husband, enter H; if wife, enter W; if joint enter J, if community, enter C.

\*\* If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

In re:

Debtor(s)

Case No.

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D "	AMOUNT OF CLAIM
A/C # 4325150305370135			Credit Card ; opened 7/1995; closed 6/1996		5,000
First USA Bank Dept. 0111-0552 ATT 800 Brookside Dr Westerville, OH 43081-0522 800-938-9900			Charge Account ; opened 2/1995		3,575
A/C # 713373566404592			Revolving Account ; opened 8/1995 Closed 10/1998		1,276
HSBC Retail Services 90 Christiana Rd New Castle, DE 19720-3118 630-350-4000			credit card/Revolving Account ; opened 1/2004 ; charged off 4/2005		1,037
A/C # 444796112116			Installment ; opened 11/2003 Closed 12/2003		3,922
First National Bank P. O. Box 98873 Las Vegas, NV 89193 877-825-3242			Revolving Acct ; opened 9/98 Closed 11/2002		8,448
A/C # 446569010071			Revolving Acct ; opened 11/2000 Closed 10/2003		3,922
Providian Financial P. O. Box 9180 Pleasanton, CA 800-356-0011					
A/C # 554285020064					
Providian Financial P. O. Box 9180 Pleasanton, CA 94566					
A/C #					
A/C #					

Sheet no. of sheets attached to Schedule of Creditors  
Holding Nonpriority Claims.

Subtotal ->  
(Total of this page) \$ 27,180  
Total -> \$ 77,815

\* If husband, enter H; if wife, enter W; if joint enter J; if community, enter C.

\*\* If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(use only on last page of completed Schedule F.)

In re: *Oden, Robert C.*

Debtor(s)

Case No.

(if known)

## SCHEDULE H - CODEBTORS

 Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<i>Angela Oden 3258 W. 85th Place Chicago IL 60652</i>	<i>Saxon Mortgage Services 4708 Mercantile DR. Fort Worth TX 76137</i>

In re:

Debtor(s)

Case No.

(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
Married	Angela Oden - Spouse Tyler Oden - Son Robert C Oden, Jr. - Son	43 9 18	Spouse Son Son
Employment:	SPOUSE		
Occupation	Substitute Teacher		
Name of Employer	Chicago Public Schools		
How long employed	5 years		
Address of Employer	125 S. Clark Chicago IL		

Income: (Estimate of average monthly income)

DEBTOR

SPOUSE

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly) \$ 57.63 \$

Estimate monthly overtime \$ 0 \$

SUBTOTAL \$ 57.63 \$

## LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security .....
- b. Insurance .....
- c. Union dues .....
- d. Other (Specify) .....

SUBTOTAL OF PAYROLL DEDUCTIONS \$ 3.08 \$  
TOTAL NET MONTHLY TAKE HOME PAY \$ 54.55 \$

Regular income from operation of business or profession or farm

(attach detailed statement)

Income from real property .....

Interest and dividends .....

Alimony, maintenance or support payments payable to the debtor for the debtor's

use or that of dependents listed above.

Social security or other government assistance (Specify) .....

Pension or retirement income .....

Other monthly income (Specify) .....

TOTAL MONTHLY INCOME \$ 54.55 \$

TOTAL COMBINED MONTHLY INCOME \$ 54.55 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:



In re: Robert C. Oden

Debtor(s)

Case No.

(if known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home) ..... \$ 2,223.

Are real estate taxes included?  Yes  No Is property insurance included?  Yes  No

Utilities Electricity and heating fuel

Water and sewer

150,

15,

Telephone

75,

Other Cable Television

75,

Home maintenance (repairs and upkeep)

-0-

Food

400.

Clothing

-0-

Laundry and dry cleaning

-0-

Medical and dental expenses

60.

Transportation (not including car payments)

120.

Recreation, clubs and entertainment, newspapers, magazines, etc.

-0-

Charitable contributions

-0-

Insurance (not deducted from wages or included in home mortgage payments)

-0-

Homeowner's or renter's

Life

Health

Auto

Other

Taxes (not deducted from wages or included in home mortgage payments)

(Specify)

Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)

-0-

Auto

Other

Alimony, maintenance, and support paid to others

Payments for support of additional dependents not living at your home

Regular expenses from operation of business, profession, or farm (attach detailed statement)

Other

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 3,118.

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income

\$

B. Total projected monthly expenses

\$

C. Excess income (A minus B)

\$

D. Total amount to be paid into plan each

\$

(interval)



Oden, Robert C.

Debtor(s)

Case No.

(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

8

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, (Total shown on summary page plus 1.) and that they are true and correct to the best of my knowledge, information, and belief.

Signature:

Debtor

Signature:

(Joint Debtor, if any) (If joint case, both spouses must sign.)

Date  
4/28/05

## CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

Signature of Bankruptcy Petition Preparer

Date

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156*

## DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date

Signature:

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)



## UNITED STATES BANKRUPTCY COURT

## DISTRICT OF

In re: *Oden, Robert C.*

Debtor(s)

Case No.  
Chapter

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.  
 2. I intend to do the following with respect to the property of the estate which secures those consumer debts: a. *Property to Be Surrendered*

## Description of property

## Creditor's name

		[Check any applicable statement.]		
		Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
<i>b. Property to Be Retained</i>				

Description of property

Creditor's name

3258 W. 85th Place  
2004 Isuzu RodeoSaxon  
Town and Country  
Capital One Auto Finance

X

X

4-28-05  
Date

Signature of Debtor

Signature of Debtor

## CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X  
Signature of Bankruptcy Petition Preparer

Date



UNITED STATES BANKRUPTCY COURT

DISTRICT OF

In re: *Oden, Robert C.*

Debtor(s)

Case No.

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

## DEFINITIONS

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

None 1. Income from Employment or Operation of Business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give AMOUNT and SOURCE, (if more than one).

\$ 172.90

None 2. Income Other than from Employment or Operation of Business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give AMOUNT and SOURCE.

## 3. Payments to Creditors

None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR, DATES OF PAYMENTS, AMOUNT PAID and AMOUNT STILL OWING.

None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR, DATE OF PAYMENT, AMOUNT PAID and AMOUNT STILL OWING.

## 4. Suits and Administrative Proceedings, Executions, Garnishments and Attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give CAPTION OF SUIT AND CASE NUMBER, NATURE OF PROCEEDING, COURT OR AGENCY AND LOCATION and STATUS OR DISPOSITION.

None b. Describe all property that has been attached, garnished, seized under any legal or equitable process within one year.

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immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS  
SEIZED, DATE OF SEIZURE and DESCRIPTION AND VALUE OF PROPERTY

None **5. Repossessions, Foreclosures, and Returns**

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR OR SELLER, DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN and DESCRIPTION AND VALUE OF PROPERTY

**6. Assignments and Receiverships**

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF ASSIGNEE, DATE OF ASSIGNMENT and TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CUSTODIAN, NAME AND LOCATION OF ORDER, CASE TITLE & NUMBER, DATE OF ORDER and DESCRIPTION AND VALUE OF PROPERTY

None **7. Gifts**

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF PERSON OR ORGANIZATION, RELATIONSHIP TO DEBTOR, IF ANY, DATE OF GIFT, and DESCRIPTION AND VALUE OF GIFT

None **8. Losses**

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give DESCRIPTION AND VALUE OF PROPERTY, DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS and DATE OF LOSS

None **9. Payments Related to Debt Counseling or**

**Bankruptcy**

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Give NAME AND ADDRESS OF PAYEE, DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

None **10. Other Transfers**

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR, DATE, and DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None 11. **Closed Financial Accounts**

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF INSTITUTION, TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE and AMOUNT AND DATE OF SALE OR CLOSING.

None 12. **Safe Deposit Boxes**

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include depositaries of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY, NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY, DESCRIPTION OF CONTENTS and DATE OF TRANSFER OR SURRENDER, IF ANY

None 13. **Setoffs**

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR, DATE OF SETOFF and AMOUNT OF SETOFF.

None 14. **Property Held for Another Person**

List all property owned by another person that the debtor holds or controls. Give NAME AND ADDRESS OF OWNER, DESCRIPTION AND VALUE OF PROPERTY and LOCATION OF PROPERTY.

None 15. **Prior Address of Debtor**

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Give ADDRESS, NAME USED and DATES OF OCCUPANCY.

None 16. **Spouses and Former Spouses**

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Give NAME

None 17. **Environmental Information**

For the purpose of this question, the following definitions apply: "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material. "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites. "Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

Give SITE NAME AND ADDRESS, NAME AND ADDRESS OF GOVERNMENTAL UNIT, DATE OF NOTICE and ENVIRONMENTAL LAW.

None b. List the name and address of every site for which the debtor has provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Give SITE NAME AND ADDRESS, NAME AND ADDRESS OF GOVERNMENTAL UNIT, DATE OF NOTICE and ENVIRONMENTAL LAW.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Give NAME AND ADDRESS OF GOVERNMENTAL UNIT, DOCKET NUMBER and STATUS OR DISPOSITION.

**18. Nature, Location and Name of Business**

None a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship or was a self-employed profes-

sional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

16. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.

17. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the two years immediately preceding the commencement of this case.

Give NAME, ADDRESS, NATURE OF BUSINESS and BEGINNING AND ENDING DATES OF OPERATION.

The following questions are to be completed as shown below.\*

18. Books, Records, and Financial Statements

None a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Give NAME AND ADDRESS and DATES SERVICES RENDERED.

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

Give NAME, ADDRESS and DATES SERVICES RENDERED.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

Give NAME AND ADDRESS and DATE ISSUED.

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

Give NAME AND ADDRESS and DATE ISSUED.

19. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Give DATE OF INVENTORY, INVENTORY, SUPERVISOR and DOLLAR AMOUNT OF INVENTORY (cost, market or other basis).

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

Give DATE OF INVENTORY and NAME AND ADDRESS OF CUSTODIAN OF INVENTORY RECORDS.

20. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

Give NAME AND ADDRESS, NATURE OF INTEREST and PERCENTAGE OF THE INTEREST.

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

Give NAME AND ADDRESS, TITLE and NATURE AND PERCENTAGE OF STOCK OWNERSHIP.

21. Former Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

Give NAME, ADDRESS and DATE OF WITHDRAWAL.

None b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of the case.

Give NAME AND ADDRESS, TITLE and DATE OF TERMINATION.

22. Withdrawals from a Partnership or Distributions by a Corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemption, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

Give NAME AND ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR, DATE AND PURPOSE OF WITHDRAWAL, and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY.

23. Tax Consolidation Group.

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

Give NAME OF PARENT CORPORATION and TAXPAYER IDENTIFICATION NUMBER.

24. Pension Funds.

If the debtor is not an individual, list the name and federal taxpayer identification number of any fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

Give NAME OF PENSION FUND and TAXPAYER ID NUMBER.

... continuation sheets attached

Complete unsworn declaration on page 3076-5

\* The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, in a partnership; or an individual who, in the course of his or her business, has been engaged in the management of a corporation or partnership. An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business as defined.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 4-28-05

Signature  
of Debtor



Date \_\_\_\_\_

Signature \_\_\_\_\_  
of Joint Debtor  
(if any)

*[If completed on behalf of a partnership or corporation]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date \_\_\_\_\_

Signature \_\_\_\_\_

Print Name and Title \_\_\_\_\_

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

\_\_\_\_\_ continuation sheets attached.

**Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§152 and 3571.**

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer \_\_\_\_\_

Social Security No. \_\_\_\_\_

Address \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

Date \_\_\_\_\_

*A bankruptcy petition preparer's failure to comply with the provisions of title II and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.*